



After becoming Ranking Member in January 2011, Mr. Cummings launched a wide-ranging investigation into increasingly large-scale allegations of foreclosure fraud and abuse.

He is one of the foremost national leaders fighting for the rights of homeowners and taxpayers alike. In February 2011, he launched a wide-ranging [investigation](#) into allegations of mortgage servicer abuses and illegal foreclosures against U.S. homeowners, including servicemembers, and continues to press the Federal Housing Finance Agency (FHFA) to allow Fannie Mae and Freddie Mac to implement principal reduction mortgage modification programs for homeowners facing foreclosure.

Accomplishments:

Treasury announced changes to its Home Affordable Foreclosure Alternatives Program to help servicem

Holly Petraeus, the Director of the Office of Servicemembers Affairs, said the new program will help protect

FHFA [announced](#) changes to the Home Affordable Refinance Program to help “under

FHFA [instructed](#) Fannie Mae and Freddie Mac to begin transitioning away from their

FHFA [extended](#) from six months to twelve months the forbearance period for unempl

FHFA adjusted its guidance and mandated that military relocation be considered a hardship under Fann

Work in the 112th Congress:

The interactive plot graph below provides a summary of all the actions that Ranking Member Cummings has taken on the Housing and Foreclosure crisis in this Congress. Click on each plot to learn more.

Legislation

Even while in the minority, Cummings succeeded in [passing](#) through the highly partisan House of Representatives a landmark amendment to the National Defense Authorization Act to expand foreclosure protections for U.S. servicemembers, their families, survivors, and veterans – passing with a resounding bipartisan vote of 394 to 27.

Cummings also introduced the legislation as a stand-alone bill, The Military Family Home Protection Act (H.R. 5747), which is supported by five prominent veteran and military associations: American Legion, Veterans of Foreign Wars, Paralyzed Veterans of America, Disabled American Veterans, and Military Officers Association of America. Sen. Rockefeller introduced the companion bill. In July, H.R. 5747 successfully passed the House Veterans Affairs Committee.

Foreclosure Prevention

Previously, Cummings convened a [forum](#) with Sen. Rockefeller to examine illegal foreclosures against servicemembers and released a Democratic staff report, [“Fighting on the Home Front,”](#) that chronicled the growing problem.

Cummings recently held his 7th foreclosure prevention seminar in his district matching homeowners on the brink of foreclosure with their lenders to help hundreds stay in their homes. [Last year](#), Cummings was honored as “Federal Champion of the Year” by the Maryland Consumer Rights Coalition for his efforts to address the foreclosure crisis and promote the Consumer Financial Protection Bureau.

On [April 13, 2011](#), Cummings and Sen. Reed introduced the Preserving Homes and Communities Act to increase transparency in the foreclosure process and hold mortgage servicers accountable for engaging in loss mitigation efforts with qualified homeowners.

Quick Links:

- [Read](#) "Rep. Cummings Becoming Voice for Distressed Homeowners," a Washington Post profile.
- [Read](#) "Elijah Cummings Gets Help in Edward DeMarco Fight" from Politico

- [Read](#) "Elijah Cummings, the Homeowner Crusader," a Politico Politico
- [Read](#) Internal Documents Show Fannie Mae Believed Principal Reduction Would Save Taxpayers Money
- [Read](#) Cummings and Tierney Call on DeMarco to Comply with Congressional Request for Information on Principal Reduction
- [Read](#) Cummings and Tierney Demand Answers from FHFA
- [Watch](#) Tierney and DeMarco on Principal Reduction.
- [Read](#) Cummings, Tierney Urge Issa to Subpoena Documents from FHFA on Principal Reduction
- [Watch](#) Cummings on MSNBC's Morning Joe talking about the housing and foreclosure crisis.
- [Read](#) Top Fed Official Makes Strong Pitch for More Aggressive Housing Policies Including Targeted Principal Reduction Program
- [Watch](#) Cummings Address the National Association of Real Estate Brokers on the Housing and Foreclosure Crisis.
- [Read](#) Cummings Honored As "Federal Champion of the Year"
- [Read](#) Cummings Launches Major Investigation of Mortgage Servicer Abuses
- [Watch](#) Cummings talk about keeping Servicemembers in their Homes on MSNBC.
- [Read](#) Lawmakers Seek to Protect Troops from Foreclosure from the Washington Post
- [Read](#) Cummings Presses Issa To Subpoena Banks Over Foreclosure Crisis from the Hill
- [Read](#) Cummings Seeks Bank Subpoenas on Foreclosure Crisis